Certificate Number: 03088-PAE-DE-031939081

Bankruptcy Case Number: 18-16787



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 23, 2018, at 7:37 o'clock PM CST, Roberta D Valle completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 23, 2018 By: /s/Dennis Nichols

Name: Dennis Nichols

Title: Counselor